

Information to identify the case:

Debtor 1	Calvin Bryant	Social Security number or ITIN	xxx-xx-1984
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-35851-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Calvin Bryant

3/27/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Calvin Bryant
 Debtor

Case No. 17-35851-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db
 517251059 +Calvin Bryant, 66 Harrison Drive, Fairless Hills, PA 19030-2017
 517251060 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 517251062 Helm Associates, 2664 Bristol Pike, Bristol, PA 19007
 517251063 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Roundpoint,
 Philadelphia, PA 19106-1541
 517251063 +Lenox Socey Wilgus, Re: American Trading; DC 2507-98, 136 Franklin Corner Road,
 Suite 110, Lawrence, NJ 08648-2586
 517251064 +Linebarger Goggan Blair & Sampson, PO Box 90128, Re: PA EZ Pass; #7509035,
 Harrisburg, PA 17109-0128
 517251066 +Roundpoint Mortgage, PO Box 19409, Charlotte, NC 28219-9409
 517292350 +TRENTON WATER WORKS I CITY OF TRENTON, 319 EAST STATE ST., ROOM 113, TRENTON, NJ 08608-1809
 517251068 +Tek Collect, PO Box 1269, Re: Penn Valley Gas Co.; 10041417, Columbus, OH 43216-1269
 517251069 +Title Max of Delaware, 3401 Kirkwood Highway, Wilmington, DE 19808-6133
 517251070 Trenton Water Works, PO Box 528, Trenton, NJ 08603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 27 2018 23:24:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 27 2018 23:24:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517251057 +E-mail/Text: maryanneabcbail@yahoo.com Mar 27 2018 23:25:39 ABC Bail Bonds,
 215 West Bridge Street, Re: SC 176-11, Morrisville, PA 19067-7118
 517251058 +EDI: CHASE.COM Mar 28 2018 03:03:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 517251061 +EDI: IIC9.COM Mar 28 2018 03:03:00 IC Systems, Re: Morrisville Veterinary Hospital,
 PO Box 64378, Saint Paul, MN 55164-0378
 517251065 +EDI: NAVIENTFKASMSERV.COM Mar 28 2018 03:03:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517251067 +EDI: SWCR.COM Mar 28 2018 03:03:00 Southwest Credit Systems, 4120 International Parkway,
 # 1100, Re: cable or cellular, Carrollton, TX 75007-1958
 517251071 +EDI: VERIZONEAST.COM Mar 28 2018 03:03:00 Verizon NJ, 500 Technology Drive,
 Weldon Spring, MO 63304-2225

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 John Zimnis on behalf of Debtor Calvin Bryant njbankruptcylaw@aol.com.
 John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
 jwh@trustesolutions.net
 John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
 Rebecca Ann Solarz on behalf of Creditor Carisbrook Asset Holding Trust
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6